### Reaching Economic Self-Sufficiency: Mobility Mentoring™ at CWU









Mobility Mentoring<sup>™</sup> is "the professional practice of partnering with clients so that over time they may acquire the resources, skills, and sustained behavior changes necessary to attain and preserve their economic independence"

- It is an economic mobility platform developed by CWU after 2.5 years' research and first deployed with clients in 2009;
- Its goal is to engage low-income households in a long-term process to ultimately attain economic independence: a family sustaining job at their MA Economic Independence Index Wage (usually \$50,000 and above) and \$10,000+ in savings.





### Mobility Mentoring™ is Built Upon a Bridge

### Crittenton Women's Union Bridge to Self-Sufficiency™



### FAMILY STABILITY

She is spending less than 30% of her after-tax income on housing.

Her children's needs are being met and do not prevent her from pursuing schooling or work.

### **WELL-BEING**

She is fully engaged in her work and her family, and no health or behavioral issues prevent her from pursuing schooling or employment.

She is a part of a strong social network, serving as an advocate, organizer, and support to others.

### EDUCATION AND

She has achieved a level of post-secondary education and/or training that has prepared her for a job paying enough to support her family.

### FINANCIAL MANAGEMENT

She has savings equal to three months' worth of living expenses.

She has good credit and is managing her debts in balance with her income.

### EMPLOYMENT AND CAREER MANAGEMENT

Her earnings from her job are greater than the real costs of basic living expenses for her family, as determined by CWU's Massachusetts Economic Independence Index.



## Mobility Mentoring™ is Provided at 3 Levels of Intensity- Based on the Participant's Ability to Engage

Typical Examples	# of Goals Set at One Time	Timeframe for Goals' Completion	Focus of Mentoring	Goals Achieved
Level 1 (Shelters, drop-in centers)	1-2 Pillars of the Bridge	Immediate next steps	Engagement	Applying to a training program
Level 2 (Shelters, drop-in centers, programs)	2+ Pillars of the Bridge	Multi-step goals to be completed in 6 months or less	Persistence	Completing a semester of school or paying rent on time for 6 months
Level 3 (CFO and FOS)	All 5 Pillars of the Bridge	Multi-year, set in 6 month increments	Resilience and Mastery	Buying a home; graduating from college.

Women's Union thrive



# Mobility Mentoring Level 1 and 2 Sample Outcomes Achieved at CWU in FY'12

- 99% of families in EA stabilization retained their housing for 12-18 months;
- 77% of GED grads, 80% of job-readiness grads, and 100% of supported housing residents, were in school and/or working;
- 83% of supported housing, high-risk families had no rent arrearages;
- 66% of all participants and 71% of housing guests had opened savings accounts;
- exiting working adults
   experienced an average of
   85% increase in wages.



## Mobility Mentoring- Level 3 (CFO Program) Sample Outcomes Achieved in FY'12

### Pioneers (in program 3 yrs.)

- Monthly household earned income up 26% (\$2687/mo.);
- Personal (non-matched) savings multiplied by 10 (avg. \$2,106/ participant) since start;
- Education attainment at start 42% no degree beyond HS; now
   83% have degree beyond HS;

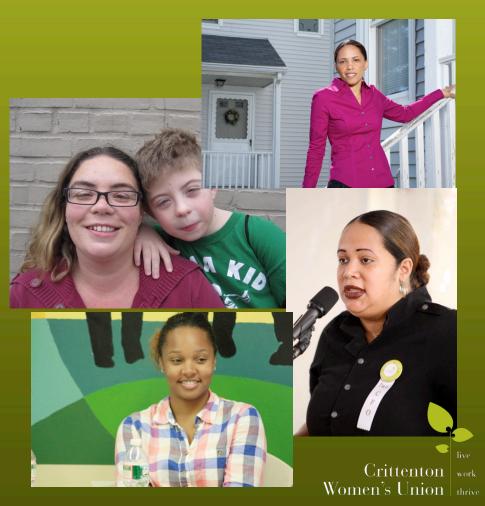


 17% already moved out of public housing, off housing subsidies and achieved MA Index earnings (\$45-\$50K).



# Mobility Mentoring- Level 3 (CFO Program- 40 families enrolled as of FY'12)

### Additional Outcomes Achieved



2 Homes purchased;

 66 child-related goals achieved (e.g. IEP plans, health evals., & school performance) in FY'12;

 \$47,115 combined personal savings;

5yr. projected simple ROI on subsidy reductions 1.78

### Mobility Mentoring- Lessons Learned Achieving Self-sufficiency takes:

Investment- Approximate costs of Mobility Mentoring:

Level  $1 \cong $1-2k \text{ pp/py};$ 

Level  $2 \approx $3-5K \text{ pp/py};$ 

Level  $3 \approx $7-10 \text{K pp/py}$ ;

Tools: Mentors, Bridge™,
 Goals Frameworks,
 Incentives, Support Networks,
 and Consistent Goals Tracking are all crucial;

